

# EXHIBIT E

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# Healthcare Cost Sharing

Learn about how Healthcare Cost Sharing works

## Enroll Now & Save Up to 35%!

Fill out the form or call us at 855-208-6572

First Name

Last Name

Email Address

Phone Number

Age

ZIP Code

By clicking on the button below, you are requesting more information from Trinity HealthShare.

TALK TO AN AGENT

**Everyday Comprehensive Programs**

as low as

**\$173**

**VIEW PROGRAM OPTIONS**

THIS IS NOT AN INSURANCE PRODUCT.

**Catastroph Programs**

as low as

**\$105**

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THIS IS NOT AN INSURANCE PRODUCT.

**Interim Programs**

as low as

**\$91**

**VIEW PROGRAM OPTIONS**

THIS IS NOT AN INSURANCE PRODUCT.

Trinity HealthShare Programs are exclusively offered through



Healthcare sharing is not insurance.

## Medical Cost Sharing: A Viable Alternative to Traditional Healthcare

With the rising costs of health insurance, people are looking for alternatives. Nobody wants to pay more for less, yet that is what is happening in the insurance market today: Coverage is going down as cost is going up. Trinity HealthShare's medical cost sharing programs provide affordable and effective alternatives for those who believe in individual responsibility, healthy living, and caring for one another.

BECOME A MEMBER (855) 208-6572

Trinity HealthShare is a Health Care Sharing Ministry (HCSM) and not traditional health insurance.



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## Traditional Health Insurance

### ✔ Premiums

Every month, members pay a fee to insurance companies for coverage.

### ✔ Deductibles

Before the insurance pays any bills, the deductible must be met. Once it's met, only a percentage of each bill is covered until the member reaches the maximum out-of-pocket. Some insurances have a separate prescription deductible.

### ✔ Copays

Every time a member goes to the doctor, lab, specialist, hospital or picks up a prescription, he or she must pay a copay that does not go towards the deductible.

### ✔ Maximum out-of-pocket

All expenses except for co-expenses add together to reach the member's maximum out-of-pocket. Once it is reached, the insurance cost-shares 100%.

## Trinity HealthShare – HCSM

### ✔ Contributions

Every month, members send their contributions (premiums) to Trinity HealthShare where they're deposited into the members' "shareboxes," awaiting dispersal to a member's medical bills.

### ✔ Member Shared Responsibility Amount (MSRA)

Similar to a deductible in that it is a set amount that must be met before medical bills are paid, once the MSRA is met, the money from members' shareboxes are used to cover eligible medical expenses.

### ✔ Co-expenses

Every time a member goes to the doctor, specialist or hospital, a co-expense is paid.

### ✔ Maximum out-of-pocket

All expenses except for co-expenses add together to reach the member's maximum out-of-pocket amount. Once the maximum out-of-pocket amount is reached, Trinity HealthShare cost-shares 100%.

### ✔ Telemedicine

Helping members eliminate expenses, individuals can "see" a U.S. board-certified doctor over the phone or via video chat at no expense. These doctors can make diagnoses, write prescriptions, and make referrals.

In addition to eliminating hidden costs, health care sharing ministries encourage wholesome living by requiring members to sign agreements stating they will maintain a healthy lifestyle and avoid foods, behaviors or habits that produce sickness or disease in themselves or others. A healthy way of life translates into lower monthly contributions and lower medical costs for the membership as a whole. Higher MSRAs also help reduce monthly contributions, allowing members to set aside the savings to

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Trinity HealthShare is a HCSM and bases its principles of healthcare upon



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## Learn about how healthcare sharing programs work.

Trinity HealthShare's healthcare sharing programs are quite simple, with only six steps involved.

<p>1</p> <p><b>Member Contribution</b> You send your contribution to Trinity</p> <p>Everyone's monthly "share" is placed in their "Sharefile" until it is matched to another member's eligible bills.</p>	<p>2</p> <p><b>Activate</b> Activate Your Membership</p> <p>Activate your membership through our partners website here.</p>	<p>3</p> <p><b>Visit Network Doctor</b> Call the concierge line for appointments</p> <p>Show your member ID when you experience medical costs. Your doctor should recognize the network.</p>
<p>4</p> <p><b>Doctor Submits Bill</b> Your doctor sends the bill to Trinity</p> <p>Your doctor sends bills electronically to Trinity HealthShare or the TPA for Trinity. Trinity performs an analysis and pays a reasonable</p>	<p>5</p> <p><b>We Share Bill</b> Everyone shares in the cost</p> <p>Members contribute from their "Sharefile" to your secure online Sharefile account.</p>	<p>6</p> <p><b>Payments To Doctors</b> Doctors and Hospitals are Paid</p> <p>Trinity HealthShare pays the shareable amount of medical bills to your healthcare providers, but it will not pay inflated</p>

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is a viable alternative to traditional healthcare.



Non-profit healthcare sharing ministry.

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